

IN THE CLAIMS:

A listing of the status of all claims 1-20 in the present patent application is provided below:

1. **(Previously Presented)** A system for producing and sending a loan document to a customer, the system comprising: a web-enabled customer interface which receives loan information from the customer; a network coupled to the customer interface, the network receives the loan information from the customer interface; a web site coupled to the network, the web site receives the loan information and merges the loan information with a loan application form to produce a loan application; a loan processor, coupled to the web site, the loan processor receives the loan application, performs a credit check on the customer based on the loan application, and determines whether the customer should receive a loan based on the credit check; and a document server coupled to the loan processor, the document server generates and sends the loan document to the customer, based on the loan application, when the loan processor determines that the customer should receive the loan, the loan processor sends the loan document to the customer through one of e-mail, facsimile, the network, a first printer coupled to the network, and a second printer coupled to another network.

2. **(Original)** The system as recited in claim 1, further comprising: a credit approval agency coupled to the loan processor; wherein the loan processor performs the credit check by sending the loan application to the credit approval agency.

3. **(Previously Presented)** The system as recited in claim 1, wherein: the network is the Internet; and the customer interface is one of a computer, a personal digital assistant, and a loan application kiosk.

4. **(Original)** The system as recited in claim 1, wherein the loan document

includes at least one of a check and data relating to an electronic transfer of funds relating to the loan.

5. (Original) The system as recited in claim 1, wherein the loan document includes insurance information relating to the loan.

6. (Original) A method for producing and sending a loan document to a customer, the loan document detailing terms of a loan, the method comprising: receiving loan information from the customer over a network by a website; merging the loan information with a loan application form to produce a loan application; performing a credit check on the customer based upon the loan application; determining whether the customer should receive the loan based on the credit check; and when the processing determines that the customer should receive the loan, generating and sending the customer a loan document associated with the loan and based on the loan application, the sending being through one of e-mail, facsimile, the network, a first printer coupled to the network, and a second printed coupled to another network.

7. **(Currently Amended)** A method for creating a loan contract between a customer and a bank, the loan contract including terms where the bank loans money to the customer, and terms where the customer is obligated to pay the money back to the bank, the method comprising: the bank performing the steps of: receiving loan information from the customer, the loan information indicating the terms; processing the loan information to determine whether the bank desires to enter into the loan contract; and if the bank desires to enter into the loan contract: generating and sending a loan document to the customer, the loan document being based on ~~the~~ a loan application and associated with the loan contract and listing the terms; and sending a check to the customer, the check corresponding to the loan contract; thereafter, the customer

performing the steps of: receiving the loan document; receiving the check; and negotiating or cashing the check; whereby the cashing the check indicates acceptance by the customer of the terms listed in the loan document.

8. (Original) The method as recited in claim 7, wherein: the receiving the loan information includes merging the loan information with a loan form to produce a loan application; and the processing the loan information comprises sending the loan application to a credit approval agency.

9. (Original) The method as recited in claim 7, wherein the receiving loan information includes receiving the loan information over a network.

10. (Original) The method as recited in claim 9, wherein: the network is the Internet; and the receiving loan information includes receiving loan information from the customer through one of a computer, a personal digital assistant, and a loan application kiosk.

11. (Original) The method as recited in claim 9, wherein the sending the loan document includes sending the loan document to the customer through one of e-mail, facsimile, the network, a first printer coupled to the network, another network, and a second printer coupled to the another network.

12. (Original) The method as recited in claim 7, wherein the sending the loan document includes sending the loan document to the customer through one of e-mail, facsimile, a network, and a printer coupled to the network.

13. (Original) The method as recited in claim 7, wherein the bank further performs the step of analyzing the check to determine whether the check is valid.

14. (**Previously Presented**) The system of claim 1 wherein the loan application is received by the loan processor before the loan document is generated.

15. **(Previously Presented)** The method of claim 6 wherein the loan application is produced before the loan document is generated.
16. **(Previously Presented)** The method of claim 7 wherein the loan information is received before the loan document is generated.
17. **(Previously Presented)** The system as recited in claim 1, wherein the loan document includes a loan approval letter.
18. **(Previously Presented)** The system as recited in claim 1, wherein the loan document includes a loan promissory note.
19. **(Previously Presented)** The system as recited in claim 1, wherein the loan document includes a loan contract.
20. **(Previously Presented)** The system as recited in claim 1, further comprising verifying a customer account by sending a test transaction; and sending funds to a customer account after the customer account is verified.